



United States
of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 109th CONGRESS, FIRST SESSION

Vol. 151

WASHINGTON, WEDNESDAY, NOVEMBER 9, 2005

No. 148

House of Representatives

STATEMENT OF CONGRESSMAN ED CASE OF HAWAII NOVEMBER 9, 2005

VETERANS HOUSING AND EMPLOYMENT IMPROVEMENT ACT OF 2005

Madam Speaker, I also rise in full support of H.R. 3665, the Veterans Housing and Improvement Act of 2005, which addresses the critical housing needs of our Nation's disabled and Native American veterans.

I also would like to thank Representatives BOOZMAN and HERSETH for their leadership on this legislation and, of course, Veterans Committee Chair BUYER and Ranking Member Evans for expeditiously bringing this bill to the House floor.

H.R. 3665, in part, provides permanent authority for the Native American Direct Home Loan Program and extends eligibility for such loan to non-Native American spouses of Native Americans living on Native American trust and tribal lands.

The Native American Direct Home Loan Program has been a highly successful veterans effort, particularly in my Hawaii, where it applies to veterans living on lands held in trust under this Congress' own Hawaiian Homes Commission Act of 1920. The majority of these Hawaiian homelands in my Second Congressional District on the islands of Oahu, Kauai, Molokai, Maui, Hawaii, and Lanai.

Since the inception of this program, which was spearheaded by the great Hawaii Senator Spark Matsunaga, and continued by Senator DANIEL AKAKA, native Hawaiian veterans have successfully used this direct home loan program for

their acute housing needs, and I am proud to say with nominal deficiencies and delinquencies.

Over \$20 million has now been approved for over 200 loans in Hawaii, with 106 loans totaling \$7.5 million pending. This is an incredible help not only with the needs of many veterans who would likely otherwise be precluded from quality housing, but about Hawaii's overall housing crisis.

Due to its success over the last 13 years, the Native American Direct Home Loan Program, which initially started out as a pilot program, was twice extended by Congress but is currently set to expire on December 31 of this year. It is vital to understand why this program is so important to our Native American veterans and why we should make the program permanent, as this bill proposes.

Of course, the most basic reason is the success of the overall program in honoring our commitment to our Nation's veterans. Beyond that, Congress found some years ago that during the entire history to that date of the program, not a single Native American veteran living on Indian trust lands or Hawaii homelands had in fact received the VA home loan under the VA's traditional home loan program. The reason for that was quite simple.

The unique trust status of native lands did not lend itself to conventional lending practices because banks and other financial institutions did

not recognize those lands as valid collateral.

As part of our obligation to all of our Nation's veterans, that obligation being to ensure that they are all able to tap fully into VA programs, the Native American Direct Home Loan Program addressed this unique and discrete challenge facing many Native American veterans and afforded them the same opportunity of home ownership availed their comrades-in-arms.

This bill recognizes and improves upon the clear success of this effort, and I ask my colleagues to vote in favor of H.R. 3665.

Mahalo.